

Great Britain's Moslem Subjects in India Are Loyal

THEY Have Little Part in the Seditious Movements Which the London Censorship Veils. Mohammedans Have Been the Bulwark of British Rule, and Their Loyalty During the Political Agitations Before the Breaking Out of Hostilities Never Has Been Questioned—An Imperial Political Problem of Great Magnitude—British Officials in India.



GREAT ARCH AND WROUGHT IRON PILLAR OF THE KUTUB MINAR AT DELHI, 2,200 YEARS OLD.

BY CHARLES M. PEPPER.

THEY have been the bulwark of British rule in India. The Mohammedans have been the bulwark of British rule. Their loyalty during the political agitations up to the opening of the world war never has been questioned.

On the other hand, seditious movements prevailed among the Hindus long before the breaking out of hostilities.

That the war has furnished the occasion for their spread is undoubted, and that there have been numerous trials and executions of Hindus for sedition is admitted in a guarded, official way.

It has been thought by those who know India that England's real problems would begin whenever the world war shall end. Then will come the necessity of meeting the demand of the two hundred million Hindus of various castes and sects for a larger measure of self-government, and the need of reconciling the Mohammedans to the preponderance of the Hindus.

It is an imperial political problem of great magnitude. Meantime, the burning question will be how to keep the bulk of the Mohammedans and Hindus working together for the safety of England.

While the seditious movements have been confined largely to the Hindus, these natives also have given some significant evidences of their loyalty, fully

as significant as the proofs afforded by the Mohammedans. The Nizam of Hyderabad, a Mohammedan ruler, who, according to the Berlin reports, was deposed by his subjects, has not been the only Indian prince to give substantial testimony of his devotion to England. Native Hindu rulers have made cash con-

tributions and have furnished troops. Possibly the majority of the Indian contingent in Egypt and the Dardanelles are Mohammedans. Not improbably the majority of the native Indian troops in the expedition up the Persian gulf to Baghdad are also Mohammedans.

Sound reasons of state require that these Mohammedan troops be sent to Mohammedan countries, so that they may prove to the faithful in those countries that a large section of Islam is loyal to the flag of England, and that the prophet's faith is in no danger from the great Christian powers who form the allies. But it is also understood that there are many Sepoy regiments in the expeditionary forces who are Hindus.

If England can keep her Hindu subjects and her Mohammedan subjects out of a general seditious movement, and fighting together for the integrity of the empire, she will have accomplished a task of great difficulty. There are deep-seated racial and religious antagonisms and even the antagonism of diverse civilizations.

To the bulk of the natives of India the Mohammedans are still an alien people. They came as a conquering race, establishing the faith of the prophet by the sword, but the India of today is not so vastly different from the India of the centuries which knew not Mahomet and his conquering hosts.

There are in the Indian empire, including Burma, approximately 250,000,000 inhabitants, and of these between 50,000,000 and 60,000,000 are Mohammedans. The remainder are Hindus, whether Buddhists, Brahmins, Jains, Sikhs or fragments of the other religions and castes.

The geographical distribution of the Mohammedan population is fairly widespread, but it is much more compact in some sections than in others. In Kalediascoor, Bombay, with its medley of races and religions and its mingling of all the races and religions of the Orient, the Mohammedans are not so much as to be almost lost in the wild-

ness of Hindu temples. With perhaps one or two exceptions, the Protestant and Catholic structures are more pretentious.

The Mohammedan himself is almost completely lost in the endless streams of Hindus who pour ceaselessly through the streets of Bombay. He is distinguished from the mass of the population by his red fez, and by wearing clothes enough to cover him decently, according to western ideas.

Hyderabad, which is in south central India, or Deccan, while it has a large Hindu population, is nevertheless as distinctly Mohammedan as any one part of India, and the Nizam, who is, or was, the Mohammedan ruler, is fairly typical of the Mohammedan rulers throughout India.

The coming of the holiday mood, which heralds the ending of the Mohammedan's month of fasting, and which corresponds to the Christian Easter, is celebrated in Hyderabad with all the pomp of the prophet's religion.

The women are subject to the closest restrictions on their appearance in public, and are so completely veiled that the profane observer gets not even a glimpse of the features.

The harsh oriental methods of making an example of public criminals also prevail, or did prevail a few years ago. The criminal is decapitated publicly. This might not be so bad, but the preliminary spectacle is demoralizing, for, notwithstanding that wine is forbidden to the faithful, it is not unusual for both the criminal and the executioner to be intoxicated.

British officials, on the occasion of an especially scandalous exhibition of this kind, sought to concentrate their influence and relieve them from the ascendancy of the Hindus. This caused bitter feelings.

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Lord Minto, who went out from the governor generalship of Canada, adopted a conciliatory policy; but the Bengalee refused to be conciliated; although the Mohammedans presented themselves as the British ally, and a somewhat flowery character, affirming their loyalty.

Bengal was also the center of the Swadeshi, or home-market movement. The ostensible aim of this movement was to encourage the native industries and to bring about more or less than which came into conflict with these in-

several states hangings are practically public spectacles.

British officials in India and the home government itself have had more tribulation over the Mohammedan population of Bengal than in any other part of India. Notwithstanding that they are numerous, they yet form a very small part of the total number of inhabitants.

The Bengalee are the least virile of all the native races of India. There are more of them than there are Mohammedans in all India. They are also the most opposed to British rule, and anarchy has been more prevalent there than in any other part of the country.

Calcutta, the great city of Bengal, Kipling's "City of Dreadful Night," is reasonably cosmopolitan, because of its importance as a shipping and commercial center; but it is, nevertheless, thoroughly Bengalee at heart.

The Mohammedans in Bengal have numerous grievances against their Hindu brethren. The state was partitioned in order to concentrate their influence and relieve them from the ascendancy of the Hindus. This caused bitter feelings.

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specious young one, who offers to take your money and pay interest on it, or invest it for you; but you will retain control over it yourself, and to this end you will deposit it in your own name in bank.

This advice to women has become fixed in the practice of banking in Washington after a fashion that indicates how times have changed even since Judge Cox's recent day. Banks do not hesitate to advertise to seek to do business with women, who, however, still remain the "gentle" sex in banking. The more prosperous banks provide special rooms for lady customers, who, thus segregated in the operation of writing checks or making out deposit slips, exhibit an "afterglow" of the harem. One bank has soft lights burning in its ladies' room, a bouquet of fresh flowers on the table, blotting pads in pastel shades, and annexed is a toilet room, where the lady is supplied with invisible hairpins and violet scented rice powder (ladies are expected to bring their own face sticks, for obvious sanitary reasons).

A more conservative bank posts above the cashier's head in the window of the ladies' room a sign informing them that they will be expected to make out their own deposit slips, and this bank in the holiday season last year adopted a practice which seems to give weight to the dark suspicions arising as to the propriety of the proposed bad check legislation.

During the rush of holiday shopping the fair clients of this bank found upon the tables in their special room a strange looking check blank which, being printed in the merry Christmas hue—the bright red of holly or poinsettia blooms—at first sight conveyed the idea that the bank intended by these checks to give away money in discreet amounts as a holiday greeting to lady customers.

But also, and these crimson checks were not possible to negotiate outside the bank and, for the bank's protection, were devised from necessity occasioned by the extensive practice women had made of entering the bank and, without ever having an account in the bank, using these checks to do their Christmas shopping.

That said commentary on the sex might be interpreted as having sinister bearing on the so-called progression of women, for not one line in all the carefully prepared admonitions and information contained in Judge Cox's book assumes that women a dozen years ago needed to be restrained from the practice in money matters.

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A MOHAMMEDAN WOMAN OF INDIA IN OUTDOOR DRESS.

dustries. It had a genuine economic justification. Notwithstanding all that is said—and part of which is true—about the blessings of British rule in India, the country's interests always are made subsidiary to England's interests when it comes to trade and industry.

The continuous discontent of the Bengalee and the seditious movements are very much in evidence at Delhi. Northern India has a larger proportion of Mohammedan population than the central and southern sections, and it was thought that with Delhi as the seat of India government there would be less heart of the seditious and anarchistic movements. It is at Delhi that the durbars are held, the great spectacles which are supposed to typify loyalty to the royal family of England.

The Mohammedan population of Delhi is as loyal as the Mohammedan population of Calcutta and the rest of Bengal, but this has not prevented some very unpleasant occurrences for the governing powers.

Memorials of the Mohammedan conquest in the form of numerous mosques are very much in evidence at Delhi. The most famous of these is the Juma Masjid mosque, with its three marble domes; but the Pearl mosque is far more beautiful. The great arch and wrought iron pillar of the Kutub Minar, twenty-two centuries old, is the reminder that Mahomet's religion is after all a modern one.

Benares, on the Ganges, the real holy city of the Hindus, with its uninterupted stream of pilgrims and its innumerable evidences of the persistence of the religions of the Hindus as they have existed for centuries, nevertheless has many memorials of Mohammedanism. The Moslem mosques actually dominate the Hindu temples, and the tomb of the conquering emperor, Aurangzeb, is the most prominent memorial in the holy Hindu city.

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politics; it is of practical concern to the wage-earner and to business, for stress of competition among men, the necessity of making money, and the fact that all their forces on the labor which produces, tends to make the American cashier the man's wages.

And almost to the same extent that this prevails in France, where it is usual to see a wife in a street car lift up her skirt and dig into the pocket the French woman always has about her, pay her husband's car fare. And it is the husband who holds out his hand to the wife for any spending money he needs.

Not let the gleam of duty come out at once to relieve the awful nervous strain that the crimson doubt occasions.

Investigation among the merchants of Washington discloses that the passing of bad checks is largely a practice confined to a certain criminal class, the individuals of which organize their operations as maliciously as house-breakers or kidnappers. The elaborate pains they take and the daring of their plans is fairly typified in a case which the past summer gave numbers of merchants great trouble.

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In less time than that the gentleman (not lady) shopper had packed his goods into one kind of vehicle and another—he even bought and got away with furniture—and by the time the bank had returned to the various merchants his checks stamped with the illuminating words "insufficient funds" the man was off to parts unknown with goods representing a handsome profit on the money he invested in a fashionable apartment for a month and a bank account for a day.

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er parts of the world; but in spite of sparse ebullitions the probability is that the mass of the Mohammedans of India are sincerely loyal to England. German intrigues cannot work on them in the same manner as on the Hindus.

The only means of arousing them is by inciting them with the fear that their religion is in danger; and attempts of this kind have not been successful, except in a few isolated instances where fanaticism has been appealed to without the leading Mohammedans having a chance to combat it.

The allegiance of the educated Mohammedans to the sultan as the religious head of Islam is hardly more than nominal, and they have no use for him whatever as the political head. It is for this reason with others that they have been indifferent to the call to them to revolt against English rule and take part in a holy war.

They are not without a sense of humor, and the spectacle of the kaiser formulating a holy war to save the religion of the prophet undoubtedly has made it difficult to maintain their habitually grave demeanor.

The mass of the Mohammedan population in India is, however, an ignorant mass. In spite of the complete antagonism between their monothelism and the pantheism of the Hindus, where the Hindu population is largely preponderant the Mohammedans have absorbed many of the forms of Hindu worship. This is the testimony of many educated Mohammedans.

A leading Mussulman of southern India not long ago wrote that living with the Hindu side by side, and working along with him day after day, the illiterate Mohammedan found it very easy to imitate some of the customs of the Hindus. He gave a number of illustrations.

One was that three days of the week, Saturday, Sunday and Tuesday, were regarded as not auspicious for bathing. Tuesday was also a bad day for getting shaved, because on that day if a man got shaved his star was said to dip in blood, and every human being was supposed to live under the protection of a star.

Wednesday was regarded a bad day for traveling, and if a traveler began his journey on that day he was liable not to return home safe and sound. It would seem from this that among Hindus and Mohammedans Wednesday corresponds to the Friday of many Christians.

While the mass of the Mohammedan population, living side by side with the Hindu mass, may have absorbed many of their customs which educate and orthodox Mohammedans regard as superstitious, even the ignorant Mohammedans are not likely to be influenced by the political agitators of the Hindus. They are not fanatical in their claims, and their association with the Hindus prevents that.

Speaking generally, it may be said that the Mohammedans constitute approximately 25 per cent of the population of India, and this 25 per cent is the bulwark of British rule. A fraction of it may have its loyalty shaken, and be affected by German influence, but the great mass is likely to remain a steady quantity and to sustain England in the war.

Efforts of Washington Merchants to Find Relief From Bad Check Evil.

QUESTION of What Women Have to Do With the Evil—History of Sex in Relation to Money Matters—University of Wisconsin Has School of Domestic Economy—"Lessons in Law for Women"—Work of the Retail Merchants' Association of Washington.

THE Retail Merchants' Association will ask the coming Congress to pass a law to stop the passing of bad checks, which has become an evil of such proportions in Washington that the merchants declare they must have relief from some quarter.

What have women to do with that evil? The question arises logically, it is asserted, in connection with the fact that the official shoppers of Washington are women. The spenders of American money are women.

It so generally established that the University of Wisconsin was influenced by it to erect a school of domestic economy.

Those figures, seen in relation to the Washington merchants' need of a law to stop bad checks, made one ask, "Is the financial responsibility of shopping too great for the 'weaker sex'?"

Are women inclined to be dishonest in their role of debauching agent for the family? Is it the women of Washington who have yielded to the temptation of passing bad checks until the step now taken by the Retail Merchants' Association has become necessary?

Popular history of the sex in relation to money matters, alas, inclines one to pessimism. Is not the noblest of wives believed to be capable of rifling her husband's pockets while he sleeps and of taking anything she can find with a clear conscience?

Do not good mothers, in their secret conclaves over the difficulty of keeping up with the Joneses, often confess that the high cost of living and the small profits of matrimony drive them to the crime of breaking into the children's savings banks in order to make ends meet?

Do not husbands as a class realize too well the necessity of mounting spies guard over their old clothes, and

even their rather new ones, so abandoned to the otherwise virtuous domestic women to the practice of selling anything in a man's wardrobe for a few cents, to be spent on something for themselves or the house?

Do not some husbands indulgent by nature find it necessary to forbid a wife to run accounts, for unless the woman is made to feel (suffer) what the spender of her sad lot in life hit upon purchase, the bills that come in at the end of the month are enough to drive a man to drink and destruction, as indeed often happens, as evidence in the history of embezzlement and other crimes amply proves.

It was an intelligent woman and a good one, the widow of a New England professor, who in the financial difficulties of her sad lot in life hit upon a pretty scheme of "killing by" her bills. Once a month religiously she went through them and had a good cry, then she would tie them all up in pink ribbon and hide them out of sight.

Explaining her system of keeping accounts to a friend, she said she chose pink ribbon instead of mauve, because mauve might fancy more appropriate, because whenever by accident she stumbled across the bills in her desk it was more cheerful to see pink than any color associated with mourning.

When the late Walter S. Cox retired from the Supreme Court bench of the District of Columbia he immediately devoted himself to a task the purpose of which was formed out of his long years of experience in dealing with the law—to write a book that would make women better able to cope with money affairs. He called the book "Lessons in Law for Women," and he published it shortly before his death, little more than a dozen years ago.

At that time the eminent jurist drew true to life the picture of women's relation to business. The reason he gives his "fair readers" for writing a primer of law for them is the great amount

of fraud and imposition practiced upon domestic "confiding maiden ladies or widows" intrust their moderate means to faithless male friends to invest for them; and to the "wicked schemers" perpetrated by husbands on their wives in reference to the estate of the latter have been numerous.

"Some husbands intrusted with the money of their wives have invested it in their own names, so that, on their deaths, it was claimed by their own relatives. Others have wasted it upon their pleasures, and others have lost it in wild speculation or the grosser forms of gambling."

"It is knowledge of events like these," says Judge Cox in the introduction of his book, "which has often caused the author to wonder that no one has essayed, specially, to enlighten women as to their rights and legal status, and has inspired him with the idea of attempting to some moderate extent to supply the omission, which idea, and the persuasion of female friends, have prompted the present effort."

As one of those female friends who helped to persuade Judge Cox to write his "Lessons in Law for Women," it would be ungrateful to that courtly gentleman and finished scholar not to complete his picture of the woman's need of knowledge of law with the feature he makes of the woman's innocent irresponsible conduct in business.

For instance, he relates the story of "a certain lady who overdraw her bank account, and when notified of it and requested to refund the amount overdrawn, sent a dainty note inclosing her check on the same bank for the amount."

"In another case," Judge Cox tells, "a gentleman going from home left with his wife a number of checks on his bank, signed by him with the amount left blank, to be filled up by his wife as she needed the money. She drew out all his money and when informed by the bank, she insisted that it

could not be, because she still had a number of her husband's blank checks." The late Charles A. Conant, author of several learned books on banking, used to recite from his experience as treasurer of a loan and trust company the story of the woman who being notified that her account was overdrawn appeared at the bank in a state of virtuous indignation, scolded the cashier roundly for having let such a thing happen and, before he could get a word in edgewise, charged him under penalty of losing her business, never, never, to do such a thing again!

The women for whom Judge Cox wrote his "Lessons in Law" are portrayed in the "wicker vessels" of money matters, but if they were a man in that role, for if they were a man, they would be particularly the victims of their pretty ignorance, appealing to the chivalry of just men to remedy their ills.

"What are you to do with money," is a question which Judge Cox asks his "fair readers" and answers for them. "You will by no means turn it over to some benevolent old gentleman, or

HOW THE FRENCH HUSBAND GETS SPENDING MONEY.

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That in a general way describes one class of persons who pass bad checks.

The difficulty in dealing with the obvious crime committed proceeds from having no law in the District directly against the passing of bad checks. Drawing a check deliberately on a bank where no funds are on deposit to pay the check is a crime.

It is always possible to plead ignorance that the account has been overdrawn, and it is always possible to tell plausible tales of intention to deposit money before the checks would be cashed. The law aimed at this situation by the Retail Merchants' Association has an act, say, an immense amount of money to be advanced by making a statement as to the figures of a person's account or as to their credit.

This leaves the merchant in the dark on important details, and competition in trade favors the design of persons tempted beyond their strength (and their bank accounts) or of persons intentionally crooked. Thus not a man, but in this case, alas, a woman, is causing one big merchant to deplore his zeal to boost trade by being accommodating to a "fair" shopper.

The woman purchased a suit for \$87 and tendered in payment a check drawn on a bank in Alexandria for \$100. Her appearance inspired confidence.

(Continued on Fifth Page.)